

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Stephanie S. Smagler  
Debtor

Case No. 16-00036-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AutoDocke  
Form ID: 3180W

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Total Noticed: 29

Date Rcvd: Feb 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2020.

db +Stephanie S. Smagler, 26 Independence Road, East Stroudsburg, PA 18301-9500  
aty +Kevin A Hardy, PO Box 818, Stroudsburg, PA 18360-0818  
cr +Blue Mountain Lake Club, %Kevin Hardy, Esquire, PO Box 818, Stroudsburg, PA 18360-0818  
4738892 +ALVIN & KRISTIN JENNINGS, 1271 MIMOSA COURT, MARCO ISLAND, FL 34145-5815  
4787502 +Alexander K. Lee, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921  
4738894 +BLUE MOUNTAIN LAKE CLUB, 121 POCAHONTAS ROAD, EAST STROUDSBURG, PA 18301-8129  
4738895 BLUE RIDGE COMMUNICATIONS, PO BOX 316, PALMERTON, PA 18071-0316  
4743951 +Blue Mountain Lake Club, %Kevin A. Hardy, Esquire, PO Box 818, Stroudsburg, PA 18360-0818  
4743950 +Blue Mountain Lake Clue, % Kevin A. Hardy, Esquire, PO Box 818, Stroudsburg, PA 18360-0818  
4758939 +EMERGENCY PHY ASSOC OF PA,PC, 6681 Country Club Drive, Golden Valley, MN 55427-4601  
4738898 KEVIN HARDY ESQ, PO BOX 81818360, STROUDSBURG, PA 18360  
4738899 +KINGS COUNTY CLERK, CIVIL COURT, 360 ADAMS STREET, BROOKLYN, NY 11201-3707  
4738900 +KML LAW GROUP, STE 5000-BNY INDEPEN CTR, 701 MARKET STREET, PHILADELPHIA, PA 19106-1538  
4738901 NYCERS, 340 J STREET, BROOKLYN, NY 11201  
4798533 New York State Dept. of Tax & Finance, Bankruptcy Section, P O Box 5300, Albany, NY 12205-0300  
4738903 +PAYPAL CREDIT, 2420 SWEET HOME ROAD, SUITE 150, AMHERST, NY 14228-2244  
4738904 +RENT-A-CENTER, 156 EAGLES GLENN PLAZA, EAST STROUDSBURG, PA 18301-1350  
4738905 +STATE OF NY, C/O ALBANY COUNTY CLERK, 32 N RUSSELL RD, ALBANY, NY 12206-1306  
4738907 +U.S. BANK NATIONAL ASSOCIATION, C/O NATIONSTAR BANK, 350 HIGHLAND AVENUE, LEWISVILLE, TX 75067-4488  
4787655 +U.S. Bank National Association, Nationstar Mortgage LLC, PO Box 619096, Dallas TX 75261-9096  
4787198 +U.S. Bank National Association, Trustee(See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4738891 +EDI: AAEO.COM Feb 19 2020 00:53:00 AARON'S RENTALS, 353 MAIN STREET, STROUDSBURG, PA 18360-2402  
4738893 EDI: PHINAMERI.COM Feb 19 2020 00:53:00 AMERICREDIT FINANCIAL SERVICES, 801 CHERRY STREET, FORT WORTH, TX 76102  
4745201 +EDI: PHINAMERI.COM Feb 19 2020 00:53:00 AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853  
4738896 +E-mail/Text: bknotice@ercbpo.com Feb 18 2020 19:52:21 ENHANCED RECOVERY CORP, PO BOX 57547, JACKSONVILLE, FL 32241-7547  
4738897 +EDI: PHINAMERI.COM Feb 19 2020 00:53:00 GM FINANCIAL, PO BOX 181145, ARLINGTON, TX 76096-1145  
4796611 +EDI: IRS.COM Feb 19 2020 00:53:00 Internal Revenue Service, P O BOX 7346, Philadelphia PA 19101-7346  
4785962 E-mail/PDF: resurgentbknotifications@resurgent.com Feb 18 2020 19:54:33 LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
4738902 +E-mail/Text: csc.bankruptcy@amwater.com Feb 18 2020 19:52:33 PA AMERICAN WATER, PO BOX 578, ALTON, IL 62002-0578

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr NATIONSTAR MORTGAGE, LLC  
cr\* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853  
4747944\* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853  
4738906 ##+Tamiko Kettrles, 5168 Hilltop Circle, East Stroudsburg, PA 18301-9371

TOTALS: 1, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 20, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com  
J. Zac Christman on behalf of Debtor 1 Stephanie S. Smagler zac@fisherchristman.com, office@fisherchristman.com  
James Warmbrodt on behalf of Creditor First Franklin Mortgage Loan Trust et al ... bkgroup@kmllawgroup.com  
Joshua I Goldman on behalf of Creditor U.S. Bank National Association, et al... bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
Joshua I Goldman on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for First F bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
Thomas I Puleo on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for First F tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov  
Vincent Rubino on behalf of Debtor 1 Stephanie S. Smagler lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 8

**Information to identify the case:**

Debtor 1 **Stephanie S. Smagler**  
First Name Middle Name Last Name  
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court Middle District of Pennsylvania  
Case number: 5:16-bk-00036-RNO

Social Security number or ITIN xxx-xx-9305  
EIN -----

Social Security number or ITIN ----  
EIN -----

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephanie S. Smagler  
aka Stephanie Suzanne Smagler, aka Stephanie Smagler,  
fdbा Bossed Up Management

By the  
court:

2/18/20



Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: Pamela Radginski, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**